

10/31/00
JC890 U.S. PTO

11-01-00 A

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No. BRM0002

First Inventor or Application Identifier Donald L. Glick

Title See 1 in Addendum

Express Mail Label No. EL 415 382 253 US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents

1. * Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. Specification [Total Pages 27]
(preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to Microfiche Appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
3. Drawing(s) (35 U.S.C. 113) [Total Sheets 59]
4. Oath or Declaration [Total Pages 5]
 - a. Newly executed (original or copy)
 - b. Copy from a prior application (37 C.F.R. § 1.63(d))
(for continuation/divisional with Box 16 completed)
 - i. DELETION OF INVENTOR(S)
Signed statement attached deleting
inventor(s) named in the prior application,
see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).

NOTE FOR ITEMS 1 & 13 IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

5. Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 - a. Computer Readable Copy
 - b. Paper Copy (identical to computer copy)
 - c. Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. Assignment Papers (cover sheet & document(s))
8. 37 C.F.R. § 3.73(b) Statement Power of
(when there is an assignee) Attorney
9. English Translation Document (if applicable)
10. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS
Citations
11. Preliminary Amendment
12. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
- * Small Entity Statement(s) Statement filed in prior application
(PTO/SB/09-12)
13. Certified Copy of Priority Document(s)
(if foreign priority is claimed)
14. Other:
15.

16. If a CONTINUATING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

Continuation Divisional Continuation-in-part (CIP) of prior application No. /

Prior application information: Examiner _____ Group / Art Unit _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label /	(Insert Customer No. or Attach bar code label here)			<input checked="" type="checkbox"/> Correspondence address below
Name	Kevin R. Erdman			
	Baker & Daniels			
Address	Suite 2700			
	300 N. Meridian Street			
City	Indianapolis,	State	IN	Zip Code
Country		Telephone	317-569-4621	Fax
				46204
				317-569-4800

Name (Print/Type)	Kevin R. Erdman	Registration No. (Attorney/Agent)	33,687
Signature	K. R. Erdman	Date	31 Oct 00

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10/31/00
JC890 U.S. PTO

Attachment to PTO/SB/05 (4/98) Utility Patent Application
Transmittal

1. MINISTRY SPECIALIZED INSURANCE TRANSACTION OBJECT ORIENTED SYSTEM AND METHOD.

1JC922 U.S. PRO
09/702489
10/31/00



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FEE TRANSMITTAL

for FY 2000

Patent fees are subject to annual revision.
 Small Entity payments must be supported by a small entity statement,
 otherwise large entity fees must be paid. See Forms PTO/SB/09-12.
 See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$ 710.00)

Complete if Known

Application Number	
Filing Date	
First Named Inventor	Donald L. Glick
Examiner Name	
Group / Art Unit	
Attorney Docket No.	BRM0002

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number

Deposit Account Name Baker & Daniels

Charge Any Additional Fee Required
Under 37 CFR §§ 1.16 and 1.17

2. Payment Enclosed:
 Check Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 690	201 345	Utility filing fee	710.00
106 310	206 155	Design filing fee	
107 480	207 240	Plant filing fee	
108 690	208 345	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$ 710.00)

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
12	-20** = 0	x 18	= 0
Independent Claims 3	- 3** = 0	x 78	= 0
Multiple Dependent			

**or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 78	202 39	Independent claims in excess of 3
104 260	204 130	Multiple dependent claim, if not paid
109 78	209 39	** Reissue independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$ 0.00)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	0.00
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	0.00
139 130	139 130	Non-English specification	0.00
147 2,520	147 2,520	For filing a request for reexamination	0.00
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	0.00
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	0.00
115 110	215 55	Extension for reply within first month	0.00
116 380	216 190	Extension for reply within second month	0.00
117 870	217 435	Extension for reply within third month	0.00
118 1,360	218 680	Extension for reply within fourth month	0.00
128 1,850	228 925	Extension for reply within fifth month	0.00
119 300	219 150	Notice of Appeal	0.00
120 300	220 150	Filing a brief in support of an appeal	0.00
121 260	221 130	Request for oral hearing	0.00
138 1,510	138 1,510	Petition to institute a public use proceeding	0.00
140 110	240 55	Petition to revive - unavoidable	0.00
141 1,210	241 605	Petition to revive - unintentional	0.00
142 1,210	242 605	Utility issue fee (or reissue)	0.00
143 430	243 215	Design issue fee	0.00
144 580	244 290	Plant issue fee	0.00
122 130	122 130	Petitions to the Commissioner	0.00
123 50	123 50	Petitions related to provisional applications	0.00
126 240	126 240	Submission of Information Disclosure Stmt	0.00
581 40	581 40	Recording each patent assignment per property (times number of properties)	0.00
146 690	246 345	Filing a submission after final rejection (37 CFR § 1.129(a))	0.00
149 690	249 345	For each additional invention to be examined (37 CFR § 1.129(b))	0.00

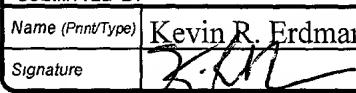
Other fee (specify) _____

Other fee (specify) _____

SUBTOTAL (3) (\$ 0.00)

* Reduced by Basic Filing Fee Paid

SUBMITTED BY

Name (Print/Type)	Kevin R. Erdman	Registration No. (Attorney/Agent)	33,687	Telephone	317-569-4621
Signature				Date	31 Oct 00

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MINISTRY SPECIALIZED INSURANCE TRANSACTION
OBJECT ORIENTED SYSTEM AND METHOD

BACKGROUND OF THE INVENTION

1. Field of the Invention.

The invention relates to quoting, proposing, and contracting insurance policies for property and casualty coverages. More specifically, the field of the invention is that of a network based quoting and contracting system providing such coverages for ministries and church type organizations.

2. Description of the Related Art.

Insurance companies offer insurance policies for covering potential liabilities or damages relating to property and casualty events. Such insurance companies either operate through agents who act on behalf of customers to obtain policies, or interact directly with customers in issuing policies. For companies that market their products through agents, the agents are either dedicated employees or independent agency organizations, and they interact with potential purchasers of the insurance policies. Typically, an insurance agent elicits information from the potential purchaser and sends that quote information to the insurance company for a quote. The quote information is less than the total amount of information needed to underwrite the policy, but includes sufficient information to calculate a commercially reasonable estimate of the final policy cost. The insurance company uses

the quote information to calculate the likely cost or range of costs for the policy, and provides that information to agent to convey to the potential purchaser.

Once the potential purchaser decides to continue the insurance application process, the agent then needs to obtain further information to complete an insurance application and submit it to the insurance company. The insurance company applies its policy rate calculations to all the information obtained from the potential customer and prepares a final insurance policy document. This document may include one or more blanks for pieces of information unrelated to the rate calculation but needed to create the insurance contract with the potential purchaser. Only after completing the final insurance policy document and obtaining the necessary signatures does the policy come into effect. For companies that market insurance directly to the customer, information needed to issue the policy is obtained directly from the potential customer. A quote containing the insurance cost is conveyed directly back to the customer without the involvement of any agent or other intermediary.

This process of quoting and completing the insurance policy is well known in the insurance industry, and involves several potentially cumbersome steps of data entry, communication, and calculation. Each of these steps may be subject to interruption or delay, and each may or may not be tailored to specific insurance needs. One general insurance need is that of property and casualty insurance, which protects an organization from random damages and potential legal liability for casualty losses to other parties. In order for an insurance company to properly assess a potential purchaser, many pieces of information relating to the property and potential liabilities of the organization need to be collected and analyzed. Further, for certain types of potential purchasers, the special

situations of those potential purchasers need to be accounted for in the quoting and rate calculation process.

One example of a special situation is that of ministries and similar organizations. Typically, churches and other religiously affiliated institutions have physical properties and a wide variety of activities, and thus have many potential areas where the risk of liability is significant. In order to assess those risks, more particular types of information need to be gathered. Additionally, the potential purchasers may have several liability concerns which require very specific insurance coverage. Churches and other religiously affiliated institutions require specialized coverages to efficiently address the ministry-focused nature of these entities. Such coverages include, but are not limited to, the following: membership emotional injury, student emotional injury, clergy ordination/placement, sexual acts, counseling acts, religious communication, religious activity, discriminatory acts, Christian school and college coverages, Christian camp coverages, church transportation, foreign mission operations, as well as other ministry-specific coverages. In addition to these ministry-specific coverages, standard property, liability, automobile, and workers' compensation coverage are also provided.

The conventional process of gathering data and calculating quotes and rates is even more cumbersome for special situations than with a more typical business insurance policy. Further, because much of this data gathering for ministry-related insurance policies requires such non-standard information, conventional processes may not fully support the type of inquiries needed.

SUMMARY OF THE INVENTION

The present invention is a religious institution insurance transaction system and method which allows for quoting, rate determination, and policy creation by an automated series of data gathering which may be accomplished over a computer network. The system utilizes a series of predetermined initial inquiries about the desired ministry insurance, and based on responses to those initial inquiries generates additional inquiries to complete the data needed to assess a ministry insurance situation.

The present invention, in one form, relates to a method for developing a quote for an insurance policy. The agent or potential customer using the system provides information about the scope of ministry operations, premises and property owned and liability limits sought, the types of specific coverage desired, and other rating and underwriting information. This information is gathered and transmitted to the central office where a rating process is used to develop a rate, constituting an accumulation factor based on the quote data. The quote can be derived from newly entered information or an existing policy can be used as a template; or alternatively, information can be taken from another draft quote. Quotes once entered are available for review and/or editing remotely by the agent, or locally by home office personnel.

The present invention, in another form, is a method for creating a policy application from a quote. Upon the agent's or potential customer's designation, data associated with a quote is extracted and used for building an application. The application is tailored (fields are pre-filled) based upon the quote information. Following processing, the policy and premium billing will be issued.

Further aspects of the present invention involve printing quotes and applications in the agent's office and the development of insurance proposals for presentation to potential customers. These proposals can incorporate a reference or link to information describing in detail the insurance coverages listed in the proposal.

Another aspect of the invention relates to a machine-readable program storage device for storing encoded instructions for a method of quoting, rating, and saving quote information for ministry-related insurance transactions through a web based interface according to the foregoing method.

The invention further incorporates an automated underwriting process in which a set of specific questions are asked of the agent or potential ministry customer, and, based on the response to these questions, a policy can be rated and issued to the ministry without the need for human intervention.

Other advantages of the invention include decreased home office data entry, increased accuracy due to less redundant data entry, increased speed of delivery of information due to the elimination of mail service from the process, and increased efficiency.

BRIEF DESCRIPTION OF THE DRAWINGS

The above mentioned and other features and objects of this invention, and the manner of attaining them, will become more apparent and the invention itself will be better understood by reference to the following description of an embodiment of the invention taken in conjunction with the accompanying drawings, wherein:

Figure 1 is a process flow of one embodiment of the method of the present invention.

Figure 2A is a screen display of the Brotherhood Mutual home page.
Figure 2B is a screen display of the Brotherhood Mutual login page.
Figure 2C is a screen display of the Brotherhood Mutual Agent Access system welcome page.

Figure 3A is a screen display of Account Center list screen.
Figure 3B is a screen display showing the detail of an account.
Figures 4A-4L are screen displays showing the data associated with a quote.
Figures 5A-5E depict the screen displays showing the detail of a rated quote.
Figures 6A-6C depict screen displays associated with the General Information relating to a policy application.

Figures 6D-6E depict screen displays showing an example of a new entry for a coverage category having no previous information in a policy application.

Figures 6F-6I depict screen displays associated with the Insurance History coverage category in a policy application.

Figures 6J depict screen displays associated with the Property Coverages coverage category in a policy application.

Figures 7A-7G depict screen displays associated with the Building and Coverages coverage category showing its sub-categories in a policy application.

Figures 8A-8C depict screen displays associated with the Inland Marine coverage category in a policy application.

Figures 9A-9B depict screen displays associated with a coverage category, in this case, Liability Coverages, needing additional information in a policy application.

Figures 10A-10C depict screen displays associated with the Clergy Coverages coverage category in a policy application.

Figure 11 depict screen displays showing a second example of a new entry for a coverage category having no previous information in a policy application.

Figures 12A-12C depict screen displays associated with the supplementary information for the Church Profile category in a policy application.

Figures 12D-12H depict screen displays associated with the supplementary information for the Liability Risk category in a policy application.

Figure 13 is a screen display listing the actions available to the agent at the policy application stage of the process of the current invention.

Corresponding reference characters indicate corresponding parts throughout the several views. Although the drawings represent embodiments of the present invention, the drawings are not necessarily to scale and certain features may be exaggerated in order to better illustrate and explain the present invention. The exemplification set out herein illustrates an embodiment of the invention, in one form, and such exemplifications are not to be construed as limiting the scope of the invention in any manner.

DESCRIPTION OF THE PRESENT INVENTION

The embodiment disclosed below is not intended to be exhaustive or limit the invention to the precise form disclosed in the following detailed description. Rather, the embodiment is chosen and described so that others skilled in the art may utilize its teachings.

The detailed descriptions which follow are presented in part in terms of algorithms and symbolic representations of operations on data bits within a computer memory

representing alphanumeric characters or other information. These descriptions and representations are the means used by those skilled in the art of data processing arts to most effectively convey the substance of their work to others skilled in the art.

An algorithm is here, and generally, conceived to be a self-consistent sequence of steps leading to a desired result. These steps are those requiring physical manipulations of physical quantities. Usually, though not necessarily, these quantities take the form of electrical or magnetic signals capable of being stored, transferred, combined, compared, and otherwise manipulated. It proves convenient at times, principally for reasons of common usage, to refer to these signals as bits, values, symbols, characters, display data, terms, numbers, or the like. It should be borne in mind, however, that all of these and similar terms are to be associated with the appropriate physical quantities and are merely used here as convenient labels applied to these quantities.

Some algorithms may use data structures for both inputting information and producing the desired result. Data structures greatly facilitate data management by data processing systems, and are not accessible except through sophisticated software systems. Data structures are not the information content of a memory, rather they represent specific electronic structural elements which impart a physical organization on the information stored in memory. More than mere abstraction, the data structures are specific electrical or magnetic structural elements in memory which simultaneously represent complex data accurately and provide increased efficiency in computer operation.

Further, the manipulations performed are often referred to in terms, such as comparing or adding, commonly associated with mental operations performed by a human operator. No such capability of a human operator is necessary, or desirable in most cases, in

any of the operations described herein which form part of the present invention; the operations are machine operations. Useful machines for performing the operations of the present invention include general purpose digital computers or other similar devices. In all cases the distinction between the method operations in operating a computer and the method of computation itself should be recognized. The present invention relates to a method and apparatus for operating a computer in processing electrical or other (e.g., mechanical, chemical) physical signals to generate other desired physical signals.

The present invention also relates to an apparatus for performing these operations. This apparatus may be specifically constructed for the required purposes or it may comprise a general purpose computer as selectively activated or reconfigured by a computer program stored in the computer. The algorithms presented herein are not inherently related to any particular computer or other apparatus. In particular, various general purpose machines may be used with programs written in accordance with the teachings herein, or it may prove more convenient to construct more specialized apparatus to perform the required method steps. The required structure for a variety of these machines will appear from the description below.

The present invention deals with "object-oriented" software, and particularly with an "object-oriented" operating system. The "object-oriented" software is organized into "objects", each comprising a block of computer instructions describing various procedures ("methods") to be performed in response to "messages" sent to the object or "events" which occur with the object. Such operations include, for example, the manipulation of variables, the activation of an object by an external event, and the transmission of one or more messages to other objects.

Messages are sent and received between objects having certain functions and knowledge to carry out processes. Messages are generated in response to user instructions, for example, by a user activating an icon with a "mouse" pointer generating an event. Also, messages may be generated by an object in response to the receipt of a message. When one of the objects receives a message, the object carries out an operation (a message procedure) corresponding to the message and, if necessary, returns a result of the operation. Each object has a region where internal states (instance variables) of the object itself are stored and where the other objects are not allowed to access. One feature of the object-oriented system is inheritance. For example, an object for drawing a "circle" on a display may inherit functions and knowledge from another object for drawing a "shape" on a display.

A programmer "programs" in an object-oriented programming language by writing individual blocks of code each of which creates an object by defining its methods. A collection of such objects adapted to communicate with one another by means of messages comprises an object-oriented program. Object-oriented computer programming facilitates the modeling of interactive systems in that each component of the system can be modeled with an object, the behavior of each component being simulated by the methods of its corresponding object, and the interactions between components being simulated by messages transmitted between objects.

An operator may stimulate a collection of interrelated objects comprising an object-oriented program by sending a message to one of the objects. The receipt of the message may cause the object to respond by carrying out predetermined functions which may include sending additional messages to one or more other objects. The other objects may in turn carry out additional functions in response to the messages they receive,

including sending still more messages. In this manner, sequences of message and response may continue indefinitely or may come to an end when all messages have been responded to and no new messages are being sent. When modeling systems utilizing an object-oriented language, a programmer need only think in terms of how each component of a modeled system responds to a stimulus and not in terms of the sequence of operations to be performed in response to some stimulus. Such sequence of operations naturally flows out of the interactions between the objects in response to the stimulus and need not be preordained by the programmer.

Although object-oriented programming makes simulation of systems of interrelated components more intuitive, the operation of an object-oriented program is often difficult to understand because the sequence of operations carried out by an object-oriented program is usually not immediately apparent from a software listing as in the case for sequentially organized programs. Nor is it easy to determine how an object-oriented program works through observation of the readily apparent manifestations of its operation. Most of the operations carried out by a computer in response to a program are "invisible" to an observer since only a relatively few steps in a program typically produce an observable computer output.

In the following description, several terms which are used frequently have specialized meanings in the present context. The term "object" relates to a set of computer instructions and associated data which can be activated directly or indirectly by the user. The terms "windowing environment", "running in windows", and "object oriented operating system" are used to denote a computer user interface in which information is manipulated and displayed on a video display such as within bounded regions on a raster scanned video

display. The terms "network", "local area network", "LAN", "wide area network", or "WAN" mean two or more computers which are connected in such a manner that messages may be transmitted between the computers. In such computer networks, typically one or more computers operate as a "server", a computer with large storage devices such as hard disk drives and communication hardware to operate peripheral devices such as printers or modems. Other computers, termed "workstations", provide a user interface so that users of computer networks can access the network resources, such as shared data files, common peripheral devices, and inter-workstation communication. Users activate computer programs or network resources to create "processes" which include both the general operation of the computer program along with specific operating characteristics determined by input variables and its environment.

The term "Browser" refers to a program which is not necessarily apparent to the user, but which is responsible for transmitting messages between the workstation and the network server and for displaying and interacting with the network user. Browsers are designed to utilize a communications protocol for transmission of text and graphic information over a world wide network of computers, namely the "World Wide Web" or simply the "Web". Examples of Browsers compatible with the present invention include the Navigator program sold by Netscape Corporation and the Internet Explorer sold by Microsoft Corporation (Navigator and Internet Explorer are trademarks of their respective owners). Although the following description details such operations in terms of a graphic user interface of a Browser, the present invention may be practiced with text based interfaces, or even with voice or visually activated interfaces, that have many of the functions of a graphic based Browser.

Browsers display information which is formatted in a Standard Generalized Markup Language ("SGML") or a HyperText Markup Language ("HTML"), both being scripting languages which embed non-visual codes in a text document through the use of special ASCII text codes. Files in these formats may be easily transmitted across computer networks, including global information networks like the Internet, and allow the Browsers to display text, images, and play audio and video recordings. The Web utilizes these data file formats in conjunction with its communication protocol to transmit such information between servers and workstations. Browsers may also be programmed to display information provided in an eXtensible Markup Language ("XML") file, with XML files being capable of use with several Document Type Definitions ("DTD") and thus more general in nature than SGML or HTML. The XML file may be analogized to an object, as the data and the stylesheet formatting are separately contained (formatting may be thought of as methods of displaying information, thus an XML file has data and an associated method).

One version of the present invention will be described with reference to the process flow depicted in **Figure 1**. Each step in the process flow represents a sub element of the overall business method of the present invention. The diagram generally represents the necessary events, communications and information transfers necessary to accomplish the subject business method. Some events are customarily performed at the agent's site while others are performed at the insurance company's site. However, in general, no significance should be attributed the physical location of a particular event. Similarly, actions designated as being performed by an agent may also generally be performed by a customer or potential customer. Any item strictly limited to an agent will be so designated in this discussion.

The process begins with an agent sign in as indicated at step **S10**. Here, the agent or potential customer connects to the Brotherhood Mutual web site using a standard web browser. This can be accomplished by connecting to the internet through the agent's internet service provider (ISP), by direct connection to the company's network , or other means provided by the company. When the connection to the insurance company's web site is accomplished, the insurance company's home page, shown in **Figure 2A**, is presented on the agent's or potential customer's workstation. The agent selects the option "For Agents" from the menu bar **200** to proceed. The potential customer selects the option "Customer Quote". For agents, this is followed by the display in **Figure 2B**, where the agent enters his Agent ID and password into the data boxes **210** in **Figure 2B**. Upon entering this information and selecting the login button **215**, the login information is transmitted from the workstation and received by the insurance company's server.

At step **S20**, authentication of the user takes place. The insurance company maintains a user directory on the home office computer. The user's ID and password are verified against this directory. If the user ID and password are valid, the welcome screen in **Figure 2C** is displayed on the user's workstation at step **S30** in **Figure 1**. The user is also identified as an agent or potential customer during the verification of the ID. The display in **Figure 2C** includes a list of menu options **220** available to the agent. Through the menu, the agent will select "Account Center" from the menu to work on an existing case or start a new case. This selection is made at step **S40**, whereupon the screen in **Figure 3A** is presented, which shows the agent's current account list. This includes a list of client accounts **310** for whom there is ongoing activity. At this point, the agent can work on an

existing account by selecting one of the accounts displayed or the agent can create a new account by selecting the "New Account" button from the tab line **300**.

If the agent selects an existing account from the account list **310**, the screen in **Figure 3B** is displayed. The agent can then edit the account information by selecting "Edit Account" from the tab line **320** or the agent can view or edit quote information by selecting an entry from the quote menu **330**, corresponding to step **S40** in **Figure 1**. A new account can also be started from this screen by selecting "New Account" from tab line **320**. When "New Account" is selected, from this screen or from **Figure 3A**, the screen of **Figure 3B** is presented with the account information fields blank. The agent first supplies account information for the new client after which he could proceed with generating a quote by selecting an entry from the quote menu **330**, again corresponding to step **S40** in **Figure 1**.

After selecting the quoting option at step **S40**, the agent is presented with the screens shown in **Figures 4A - 4L** which represent the various pages of a quote. **Figures 4I-4L** show the "Liability Details" associated with the "Liability" coverage category. **Figures 4I-4L** reflect the detail including special information that would be required if all the liability coverages are selected.

If the agent is working on a new account, or if no quote has been generated for an existing account, the data fields on the forms will be blank and available for input of new information. Otherwise, the existing quote information is displayed. The various pages are displayed in response to the agent's selection from the tab line **400** in **Figure 4A**. The tabs, Policy, Property, Locations, Liability, and Clergy, from tab line **400** represent the subcategories of information that when taken together form the basis for a quote and later an insurance policy.

Churches and other religiously affiliated institutions require specialized coverages to efficiently address the ministry-focused nature of these entities. Such coverages include, but are not limited to, the following: membership emotional injury, student emotional injury, clergy ordination/placement, sexual acts, counseling acts, religious communication, religious activity, discriminatory acts, Christian school and college coverages, Christian camp coverages, church transportation, foreign mission operations, as well as other ministry-specific coverages. In addition to these ministry-specific coverages, standard property, liability, automobile, and workers' compensation coverage are also provided.

When the agent selects "new quote", the agent must go to each page entering the appropriate information for that page. When the agent selects an existing quote to be used as a template, the agent goes to each page making appropriate changes. After the data entry is completed in the case of a new quote, or the necessary changes have been made to create a new quote from an existing entry, the agent can save the changes as a new quote as indicated at step **S50** in **Figure 1**. The quote data is saved on the web server and a copy is also prepared for transmission to the insurance company's server performing the rating process. It should be kept in mind that the client workstations, web servers, and the insurance company's home office computers can be different platforms. For instance, in the present implementation of the invention, Lotus Notes operates on the web server accessed from the client workstations (Lotus Notes is a registered trademark of Lotus Development Corporation of Cambridge, Massachusetts), while an AS400 computer is used for data processing and storage at the insurance company office (AS400 is a registered trademark of IBM Corporation of Armonk, New York).

For potential customers who seek to obtain a quote through this process, information relating to the ministry (property and/or operations) is requested, after which steps **S60**, **S70**, and **S80** described below occur, and the policy premium is displayed.

Referring again to **Figure 1**, at step **S60**, the quote information is pre-processed prior to transmission to the insurance company's office system. This pre-processing can include reformatting appropriate fields, performing data translations, and any other adjustment required for storing the data on a particular platform. For instance, when the agent makes a selection by checking a box or answering "yes" or "no" to a question, this is often translated to a code letter or number that is used in the rate calculation process. When the pre-processing is completed, the quote information is saved on the insurance company computer as indicated at step **S70**. Both the web server copy and the office system copy of the data are available for use by other transactions so that data entry is minimized.

Upon collection of the quote information, the company's rate process can be invoked as indicated at step **S80** to calculate insurance rates. Rate processes are known in the art and are customizable for particular types of coverage. The rate process can develop proposed rates based on an accumulation of the data in the various sub-categories of the quote information. Once rates are developed, the insurance company files are updated with the rate information at step **S70**. It should be noted that step **S70** can be designed to perform multiple functions of storing new data records and updating existing data records.

Rate calculation is followed by step **S90** where the new rated quote can be displayed and printed. **Figures 5A -5E** depict the display of a rated quote. In one version of the invention, the form of **Figure 5A** is fixed in the upper portion of the display screen while the information of **Figures 5B-5E** can be scrolled in the lower portion of the display screen.

The displays of **Figures 5B-5E** show in detail all of the factors taken from the quote information that became factors in determining the quoted rate. The quoted rate represents an accumulation of these factors and includes such things as coverages selected, coverage limits, valuations, and risks. The command line **500** in **Figure 5A** presents the most commonly used options for the agent's selection for continuing the process. At this point, the agent can review the quote for accuracy and completeness. If any changes or corrections are needed, the agent could select the "Edit Quote" option which follows with step **S100**. Here, the quote forms of **Figures 4A-4H** are displayed again for input much the same as in step **S50** where corrections or additional data are entered in much the same manner as the original quote input information.

When the agent is satisfied with the quote information displayed at step **S90**, the agent has the option of initiating the creation of a formal proposal at step **S110**. The proposal is a specially prepared document for presentation to the client containing information about the agency, the insurance company, and a summary presentation of the rated quote. The proposal also can include references or links to information describing the insurance coverage listed in the proposal. The proposal is requested by returning to the account detail screen displayed in **Figure 3B**. The proposal can be requested at any time after the quote is rated. The proposal cover page is shown in **Figure 3C**. A complete proposal document is included as **Appendix A**. The agent will often proceed directly from finished quote to application creation, bypassing creation of the proposal.

A policy application is requested at step **S120** which corresponds to the selection of "Convert to App" from command line **500** in **Figure 5A**. The policy application is created from the quote information and certain items of supporting information including such

things as survey reports or photographs. Scanned images of such documents, or digital photographs, can be attached and transmitted to the insurance company office for inclusion in a policy information file. The user has the option of entering the additional policy supporting information at the time a quote is requested; however, due to the additional data entry, agents tend not to elect this option. Customers or potential customers, on the other hand, may elect this option.

When the supporting information is provided, the policy application is printed as indicated at step **S130**. **Figures 6A-13** provide an example of a typical draft policy application. Information is arranged by category as shown by the coverage category list **600** in **Figure 6A**. The draft application will also indicate whether there are any errors or missing data that need to be addressed before a policy is issued. **Figures 6A-6B** show "General Information" data.

Figure 6C displays any errors or missing data associated with this information category, "General Information", in this case. The error display, if any errors exist, is presented when the agent tries to move from one category to another. This feature is characteristic of all the coverage category displays. **Figure 6D** displays a page for "Mortgagees, Loss Payees, & Additional Insureds". The highlighted category label **620** includes the notation "New Entry" indicating that there has previously been no data entered for this category. Errors are displayed as indicated above with a display similar to that in **Figure 6C**. However, in situations where no data has been entered, a pop up window, **Figure 6E**, is presented indicating that any data entered will not be saved if required fields such as the name field, **630** in **Figure 6D** is not supplied. An example is shown in **Figure 6E**.

Figures 6F-6J are representative displays for the categories "Insurance History" and "Property Coverages".

In some cases a coverage category can expand into multiple sub categories. This is exemplified by the display for "Buildings & Coverages" shown in **Figures 7A-7G**. As indicated by list **700** in **Figure 7A**, this category has been expanded to include the sub-categories "Church" and "School". **Figures 7A-7D** are representative of the displays for the "Church" sub-category. **Figures 7E-7G** are representative of the displays for the "School" sub-category. Other religiously-affiliated sub-categories may also be displayed.

Figures 8A-8C depict displays for the "Inland Marine" category. Again this represents a category having no information previously entered as indicated by the "New Entry" notation in list **800**. Here also, a pop up window similar to that in **Figure 6E** will appear upon leaving this display without having entered required fields.

Figures 9A-11 are representative displays for the categories "Liability Coverages", "Clergy Coverages", and File Attachments".

Referring again to **Figure 6A**, tab line **605** contains the tabs "CMP Application", "Supplemental Forms", and "Actions". The displays depicted in **Figures 6A-11** are all grouped under the tab "CMP Applications". The "Supplemental Forms" tab allows additional information to be attached to the policy application. **Figure 12A** appears when this tab is selected. Again, list **1200** indicates the presence of sub-categories. **Figures 12A-12H** present examples of supplementary information relating to the "Church Profile" and "Liability Risk Survey" sub-categories. As in the previous examples, error screens as shown in **Figures 12C and 12H** appear if errors are present when the agent tries to leave these options. Although not shown, in a similar fashion, supplementary information can be added

for "School/Day Care Profile", "Property Risk Survey", and other ministry-related sub-categories.

The last tab, "Actions" displays a list **Figure 13** of the actions available to the agent.

While several of the screen displays have been represented by multiple figures, it should be kept in mind that on an actual monitor, these multiple pages are accessed by scrolling through the display rather than actually moving between pages.

Once a policy application has been produced for the agent, the quote from which it is derived can no longer be updated. The agent can, however, select the "Revert to Quote" option from the actions listed in **Figure 13** to change a quote at this stage. If this is done, the agent must submit the quote for rating before any further action can be taken. Once the application is completed and submitted, neither the quote nor the application may be changed.

The quote records are updated to indicate that a draft application has been created. This is reflected in the quote display of **Figure 3**. When a draft application has been requested, the "Application Status", **310** in **Figure 3**, is updated from "None", indicating that the draft application has not been created, to "Draft" indicating that a draft application has been created.

The process of this invention also provides certain monitoring and reporting capabilities for insurance office personnel. The ability to review existing quote activity and produce various management reports is provided at step **S140**. These functions support the ability of the home office to evaluate, oversee, and manage agent activity to improve profitability of the company. In particular, since all quoting activity takes place on the home office computers, better agency monitoring is provided. Step **S140** provides access to quote

and policy information needed by various groups such as raters to verify that rates are appropriate, appraisers who review valuations, underwriters for approval of coverage, customer service, and others. Management reporting may include such items as quote and policy activity by status, date, premium quoted, customer name, or agency, among others.

At step **150**, all prerequisites have been completed and the new insurance policy issues.

This invention also allows for an automated underwriting process in which a series of specific questions are asked in relation to a religiously-affiliated entity. If the responses fall within predetermined parameters, then the policy is rated and issued without human intervention.

Various back office enhancements are possible because of the web based quoting system of the present invention. These include decreased home office data entry, increased accuracy due to less redundant data entry, increased speed of delivery of information due to the elimination of mail service from the process, and increased efficiency. In particular, the ability to edit data during data collection improves the integrity of the quoting and underwriting processes. Management capability is also enhanced through the provision of improved reporting such as quote-to-issue ratio analysis.

While this invention has been described as having an exemplary design, the present invention may be further modified within the spirit and scope of this disclosure. This application is therefore intended to cover any variations, uses, or adaptations of the invention using its general principles. Further, this application is intended to cover such departures from the present disclosure as come within known or customary practice in the art to which this invention pertains.

WHAT IS CLAIMED IS:

1. A computer network system for generating insurance quotes, rates, and applications, including for ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by a user, said computer network system comprising:

5 a user computer with a graphic user interface adapted to display an inquiry and receive input information from a user;

a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user, with said initial inquiry relating to specifics of a potential ministry or religious institution insurance policy, a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry and send said additional inquiry to said user computer for interaction with the user, with said additional inquiry being based at least in part on said input information, a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate for a ministry or religious institution insurance policy, including ministry-specific coverages, based on said input information and said further input information, and a fourth portion of said plurality of instructions enabling said server computer to issue a policy containing ministry-specific coverages and premium billing information based on said input information and said further input information.

2. In a computer, a method of generating ministry or religious institution insurance quotes and rates, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user on a user computer connected to a server computer over a network, said method comprising the steps of:

5 generating an initial inquiry on the server computer and sending the initial inquiry to the user computer for interaction with a user, with the initial inquiry relating to specifics of a potential ministry or religious institution insurance policy that includes ministry-specific coverages;

10 displaying the initial inquiry on the user computer and receiving input information from the user;

receiving the input information from the user, generating an additional inquiry, and sending the additional inquiry to the user computer for interaction with the user, with the additional inquiry being based at least in part on the input information;

15 receiving further input information from the user computer in response to the additional inquiry and calculating at least one of a quote and a rate for a ministry or religious institution insurance policy containing ministry-specific coverages based on the input information and the further input information; and

issuing said policy containing ministry-specific coverages and related billing information based on said input information and said further input information.

20 3. A machine-readable program storage device for storing encoded instructions for a method of quoting, rating, and saving quote information for insurance transactions that

include ministry-specific coverages through a web based interface, said method comprising the steps of:

collecting quote related input information on a user computer and sending said quote

25 information to a server;

receiving and storing said quote information on said server;

invoking a rate calculator on said server and calculating rates based on said quote
information;

storing said calculated rates with said quote information on said server; and

30 displaying and printing a quote document on the user computer based on said quote information and said calculated rates.

4. The method of claim 3 further comprising:

requesting a policy application on said user computer and sending said application request to said server;

35 compiling policy application data based on said quote information and said calculated rates; and

printing said policy application from said policy application data on said user computer.

5. The method of claim 3 wherein said quote document is displayed and printed

40 on the server.

6. The method of claim 4 wherein said policy application is printed on said server.

7. The method of claim 4 wherein changes to said quote information are prohibited after said policy application is requested.

45 8. The method of claim 4 further including, prior to said requesting step, the step of creating a proposal, said proposal containing links to detailed coverage information.

9. The method of claim 3 further including, prior to said collecting step, the step of authenticating a user.

50 10. The method of claim 3 further including, after said invoking step, the step of storing said policy application data on said server.

11. The method of claim 10 further including the step of issuing said policy and billing information on said server.

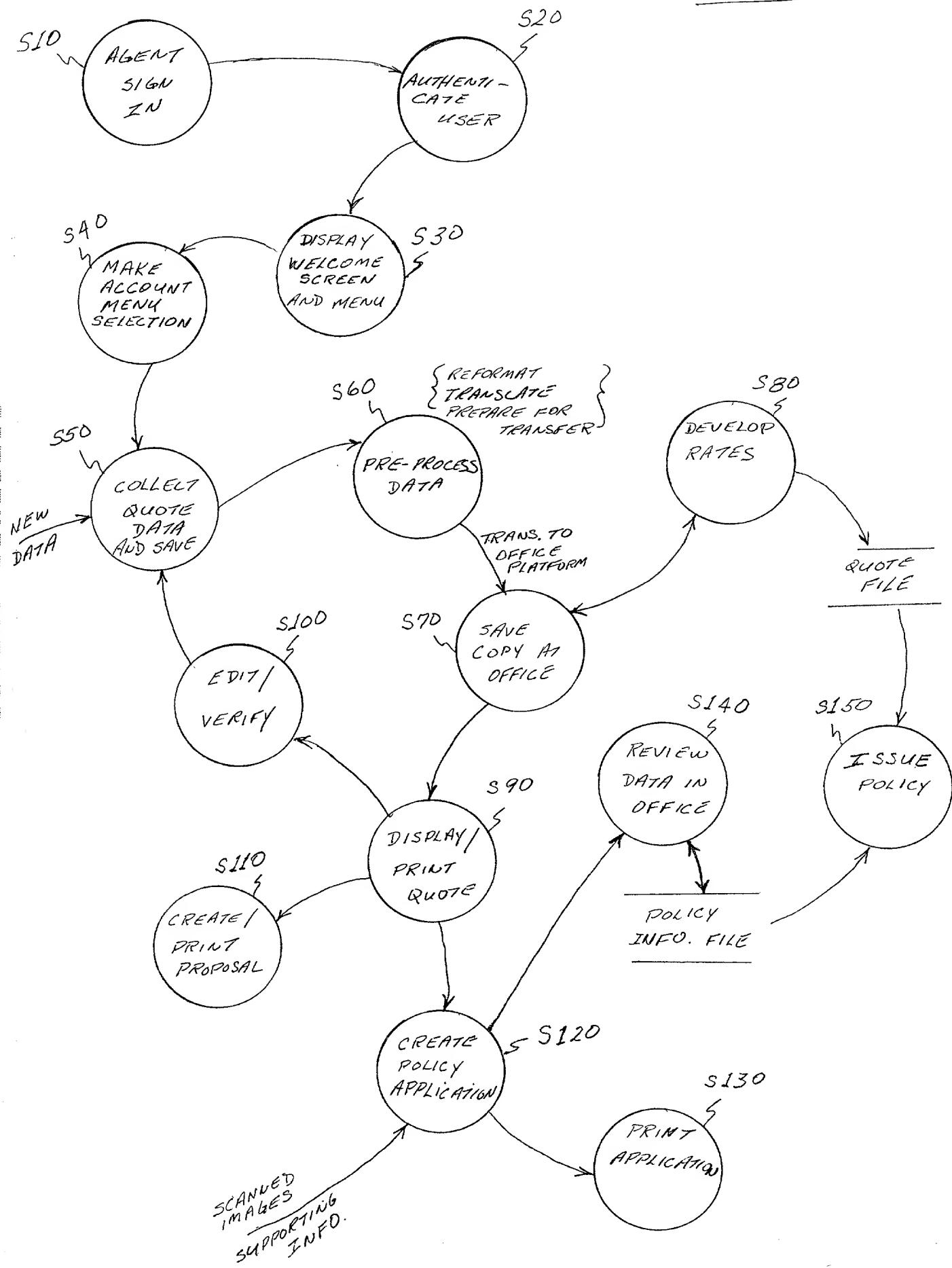
55 12. The method of claim 11 wherein said policy and billing information is issued without human evaluation when said quote information is within a set of pre-determined parameters.

ABSTRACT OF THE DISCLOSURE

The present invention involves a ministry and religious institution insurance
60 transaction system and method which allows for quoting, rate determination, policy creation
and saving quote and policy application information through a web based interface linking a
remote insurance agent or potential customer to an insurance company office. The business
method of this invention provides for the sign on and authentication of a remote agent or
potential customer who is then allowed to request, gather and submit information for
65 quoting an insurance policy. A copy of the quote information is transferred to the insurance
company office system where the quote information is supplemented with rate data. The
completed quote is then available for display and editing. The rated quote can be used as a
basis for generating a proposal referencing coverage descriptions for the client and as the
basis for preparation of a policy application. Copies of the quote information are
70 maintained on the web server and the insurance office computer and made available for
other functions to minimize data entry and transmission. The invention further incorporates
an optional automated underwriting process in which certain underwriting steps are
undertaken electronically, and a ministry policy can be issued and the customer billed
without the need for human intervention.

PROJECT NO. 6460

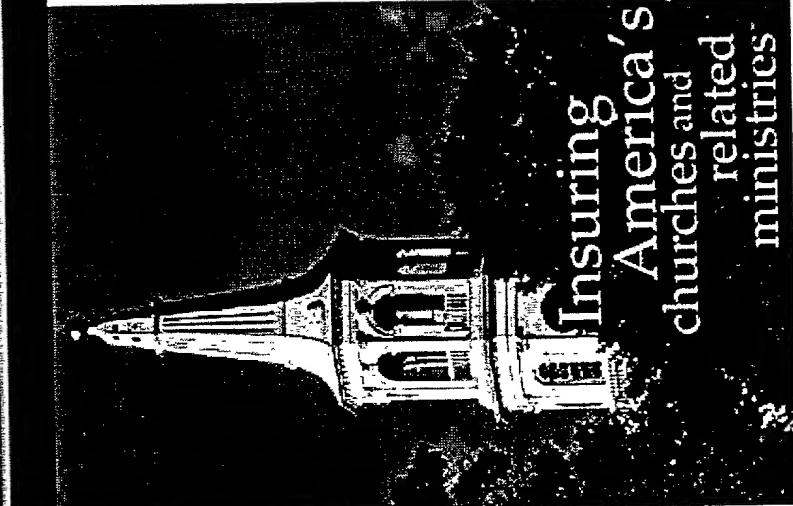
FIG. 1





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Insuring America's churches and related ministries

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Church, School or Day Care, Camp or Retreat Center, College or University, District or Administrative Office, Mission Agency, Other Ministries, Homeowners, Family Auto

Resources

Protect Your Ministry, Publications, Article Archive, Additional Resources

Claims

When a Loss Occurs, Claims Stories, Claims Testimonials

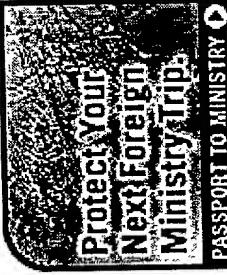
Insuring America's
churches and
related
ministries

MinistryFirstSM

Property, Liability, Commercial Vehicle, Workers' Compensation, Excess/Umbrella Liability, Blanket Accident & Sickness

Passport to MinistrySM

Program Highlights, Program Details, Claim Examples, FAQs, Travel Tips, Premium Calculator, Application



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FIG 2A
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← 215
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FIZ. 2B

CHICAGO INSURANCE GROUP

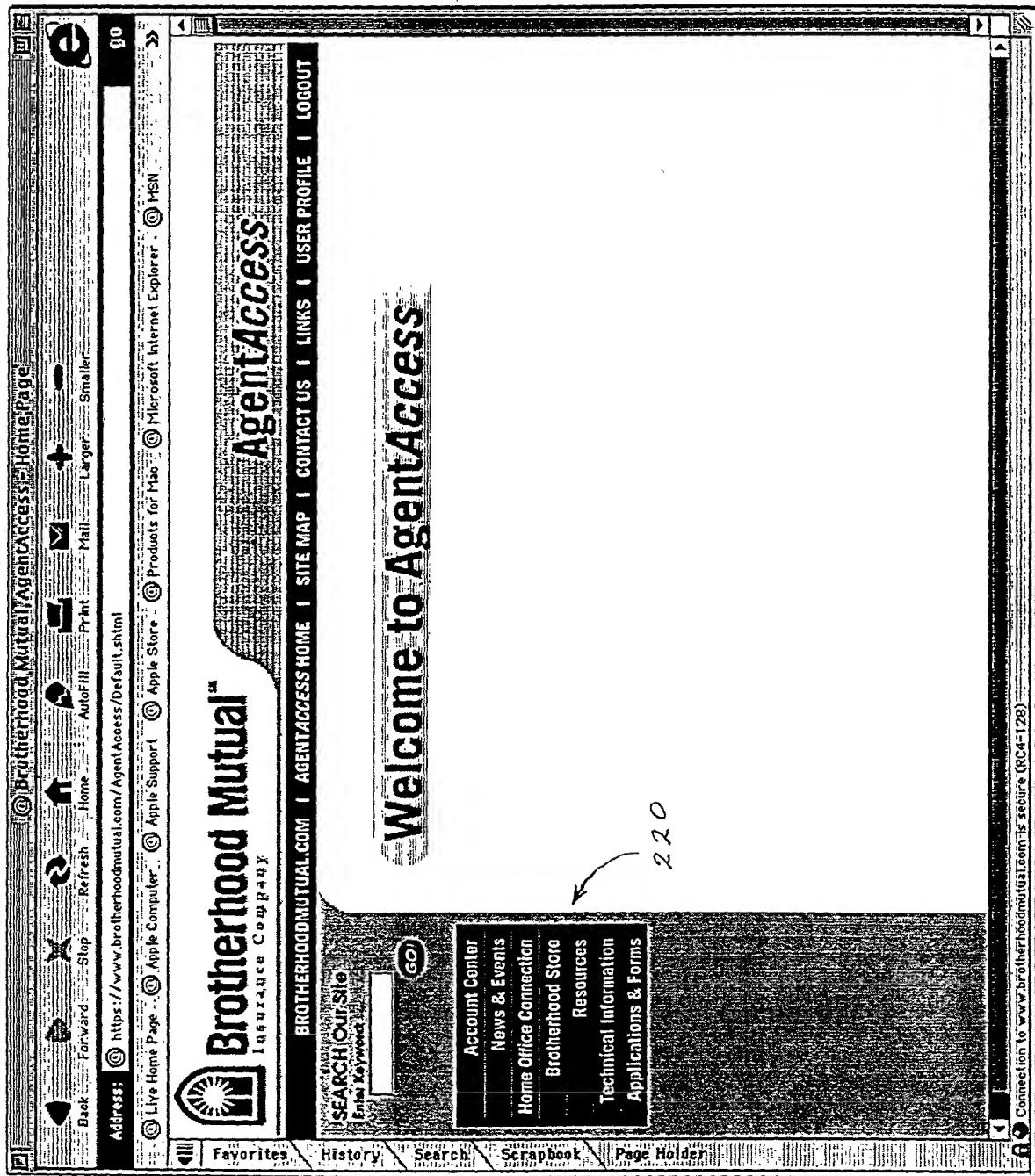


FIG 2C

220

File Edit View Favorites Tools Help

Address http://www.brotherhoodmutual.com/web/webacctinfo.nsf - Microsoft Internet Explorer

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Insurance Company

Account Center

Account List

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Don L Glick
Brotherhood Mutual In House

SEARCH:

VIEW BY NAME | VIEW BY DATE | NEW ACCOUNT

300

Insured Name	Last Accessed	City	State
bob jones	10/04/2000	fort wayne	IN
Church of the Coles	10/17/2000	Ft Wayne	IN
First Church of Carol	10/10/2000	Cedar City	MO
First Church of Christ	09/15/2000	Sunnybrook	MI
First Church of God	10/03/2000	Columbia City	IN
First Leonhardt Church	10/09/2000	Fort Wayne	IN
First Presbyterian Church	10/16/2000	Hudsonville	MI
Leonhardt Baptist	10/05/2000	Fort Wayne	IN
Shepherd Baptist Church	10/18/2000	Shepherdsille	IN
Zion Lutheran Church	10/05/2000	San Francisco	CA

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Address http://www.brotherhoodmutual.com/web/webacctinfo.nsf/ba5d51657961a0525692100670a0c/e8d0377e5?OpenDocument

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Account View Account View EDIT ACCOUNT | NEW ACCOUNT

First Church of Carol

Account Information

Street Address: 123 Main St

City: Cedar City
State: MO
Zip: 64356

Phone: (123) 753-1111
Fax: 330

Web Address:
Contact Name: Ron Kuhn
Contact Phone: ext:
Contact E-mail:
Agent Name: Carol Kuhn

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330

FEB 3 B

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CMP Quoting

Policy

Property

Locations

Liability

Clergy

* Required fields

Sub-Agency #:

Agent Initials: ***

Agent Name: TESTING DON L ZZ GLICK

Policy State: IN

Quote Type: Property & Liability

Territory: N/A

Policy Information

* Insured TEST 1

Name:

Address: 123 MAIN STREET

City: FORT WAYNE

State: IN

Zip Code: 46801

Risk Type: Church

Quote Date: 10/04/2000 (MM/DD/YYYY)

Effective Date:

Comments:

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Agent Access

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CMP Quoting

Policy	Property	Location	Industry	Client
--------	----------	----------	----------	--------

* Required fields

TEST 1

Property Insurance Coverage

Property IRPM (%): -

Deductible:

Glass Deductible (\$):

Coverage Format: Scheduled Values

Automatic Increase (%/year) - Buildings: Personal Property:

Additional Property Coverage Requests

Theft of Building Materials
Additional Limit (\$):

Bond Coverage (\$):
Theft of Money & Securities
Additional Limit (\$):

Theft Deductible (\$):
Property Protector Endorsement: Yes with Limited Ordinance & Law? Yes

Water Damage Coverage:

Sewer & Drain Backup: Yes

FZG 4/B

testing don I glick
testing don I glick # 0010

(\$5,000 Limit is automatically included
in Property Protector)

(\$2,000 Limit is automatically included
in Property Protector)

Inland Marine

Musical Instruments Limit (\$): Deductible (\$): 100 

Office Equipment Limit (\$): 5000 Deductible (\$): 250 

Computer Equipment Limit (\$): Deductible (\$): 100 

Computer Data and Media Limit (\$): Deductible same as above

Lawn Equipment Limit (\$): Deductible (\$): 50 

Neon Sign Limit (\$): 5% Deductible

Photo Equipment Limit (\$): Deductible (\$): 100 

[RETURN TO TOP !\[\]\(133e5144baf9c90220b67ca9e7f162e0_img.jpg\)](#)

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FZG. 4C

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■ 123 MAIN STREET **TEST 1**

* Required fields

- CHURCH

- Add Building

- Add Location

Location Information

* Address: 123 MAIN STREET

* Inside City Limits: Yes Township/Fire
District:Subscribe to Fire N/A District:
* County: ALLENFeet To Hydrant: <= 1000 Miles To Fire Station: <= 5 ISO Protection Class: 8 Fire Territory: 1 EC Territory: 1 Special Load? Yes

Defaults for Risks at this Location

Coinsurance (%): 100 Loss Settlement: Replacement Cost

Policy | Property | Locations | Liability | Clergy

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Building Perils: Special ▾

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FIZL. 4 E

[REDACTED]



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CMP Quoting

 Policy Property Business

 Liability Auto Client

 Utility Detail Other Details

* Required fields
TEST 1

General Liability

Liability IRPM (%): - Liability Territory: General Occurrence Limit (\$): General Aggregate Multiplier: Premises Medical Payments Limit (\$): (per person)Activities to Sq. Ft. Ratio: * Size Category: # of Full-time Employees: # of Part-time Employees:

FZG. 4/F

New Quote

Liability Classifications

Select all classifications to rate:

- Church
- Church Building Including On-Premises Cemetery
- Church Office Building
- Playgrounds
- Mothers Day Out Rated As Day Nursery
- Miscellaneous Small Retail Stores
- Thrift Shop
- Food &/Or Clothing Pantry
- Mission Church
- Dwellings - One-Family - Lessors Risk
- Dwellings - Two-Family - Lessors Risk
- Apartment, Tenement, Boarding Or Rooming Houses
- Cemeteries Off Premises
- Non-Owned Parking Lot
- Vacant Land - Less Than 5 Acres
- Vacant Land - 5 Acres Or More
- Building Or Premises - Commercial Lessor's Risk
- Real Estate Development Property
- Lakes Or Ponds
- Construction Operations - Owner

Other Liability Coverages

Select any other coverages to rate:

- Parsonage - No Charge
- Fire Legal (Over \$100,000)
- Nonowned Property Damage
- Special Events Non-Reporting
- Nonowned/Rented Vehicle
- Sexual Misconduct
- Clergy/Lay Counseling
- Fee-Based Counseling
- Religious Communications/Activities
- Directors And Officers
- Employee Benefits
- Employment Practices
- Apartment Coverage
- Defense Reimbursement
- Religious Operations Athletic Medical
- Wage Loss Reimbursement
- Nurse's Professional
- Pesticide Application
- Construction Supervision
- Incidental Broadcasting
- Clergy Death Benefit

FZL. 4 G

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DRAFTING THE CONTRACT



AgentAccess

CMP Quoting

Policy	New	Location	Utility	Clergy	Add Clergy	Delete Clergy
--------	-----	----------	---------	--------	------------	---------------

* Required fields

■ New Clergy

TEST 1

Clergy Information

Select Clergy Residence: CHURCH - Loc 1 Bldg 1 ▶

Property CoverageDeductible (\$): 250 ▶

* Coverage Amount:

Sublimit for Jewelry, Fine Arts, etc:Sublimit for Computers, Collectibles, etc:Sublimit for Office Equipment, Sports, etc:Sublimit for Bicycles, etc:

FZG. 4/4

Liability CoverageGeneral Occurrence Limit: 300,000 ▶Number of RV's:**RETURN TO TOP** ▶

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CMP Quoting

Policy **Print Q**

Location

Liability

Details

Class

* Required fields

TEST 1

Liability Classifications

Church	* Sq Ft: 25000
Church Building Including On-Premises Cemetery	* Sq Ft of Church:
Church Office Building	* Sq Ft:
Playgrounds	How Many? 1 <input checked="" type="checkbox"/>
Mothers Day Out Rated as Nursery	* Sq Ft: Medical Sublimit (\$): Same as Policy Med Sublimit <input checked="" type="checkbox"/> Include Students? No <input checked="" type="checkbox"/> # of Students: _____
Miscellaneous Small Retail Stores	* Sq Ft: _____
Thrift Shop	* Sq Ft: _____
Food &/Or Clothing Pantry	* Sq Ft: _____
Mission Church	* Sq Ft: _____

FZG. 4 J

Dwellings - One-Family - Lessors Risk	* How Many? <input type="text" value="1"/> <input checked="" type="checkbox"/>
Dwellings - Two-Family - Lessors Risk	* How Many? <input type="text" value="1"/> <input checked="" type="checkbox"/>
Apartment, Tenement, Boarding Or Rooming Houses	* Sq Ft: <input type="text"/>
Cemeteries Off Premises	* Acres: <input type="text"/>
Non-Owned Parking Lot	* Sq Ft: <input type="text"/>
Vacant Land - Less Than 5 Acres	* Linear Ft: <input type="text"/>
Vacant Land - 5 Acres Or More	* Linear Ft: <input type="text"/>
Building Or Premises - Commercial Lessor's Risk	* Sq Ft: <input type="text"/>
Real Estate Development Property	* Acres: <input type="text"/>
Lakes Or Ponds (Enter number of Lakes / Ponds in each category)	* With Swimming <input type="text" value="0"/> <input checked="" type="checkbox"/> * Without Swimming <input type="text" value="0"/> <input checked="" type="checkbox"/>
Construction Operations - Owner	* Total Cost (\$): <input type="text"/>

Other Liability Coverages	
Parsonage - No Charge	(No Charge)
Fire Legal (over \$100,000)	* Liability (\$): <input type="text" value="100000"/> (enter total liability amount)
Nonowned Property Damage (\$100,000 minimum)	* Liability (\$): <input type="text"/>
Special Events Non-Reporting	Exposure: <input type="text" value="Moderate"/> <input checked="" type="checkbox"/>
Nonowned/Rented Vehicle	Sublimit (\$): <input type="text" value="Same as Policy Occur Sublimit"/> # of Days: <input type="text" value="1 to 21"/> <input checked="" type="checkbox"/>

FZ6.4 J

Include Rental Liability/Physical Damage? Yes

Sexual Misconduct	<p>Sublimit (\$): <u>300,000</u> <input type="button" value="▼"/></p> <p>Does applicant currently have a screening program in place? <u>No</u> <input checked="" type="checkbox"/></p> <p>Screening Credit (%): <u>N/A</u> <input checked="" type="checkbox"/></p> <p>Include Employment-related Sexual Harassment and Sexual Acts Liability (BGL-861)?</p> <p><u>N/A</u> <input type="button" value="▼"/></p>
Clergy/Lay Counseling	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p> <p>* # of Clergy: <u>3</u> <input type="checkbox"/></p> <p>* # of Trained Lay Counselors: <u>6</u> <input type="checkbox"/></p>
Fee-Based Counseling	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p> <p>* Coverage Type: <u>- Select -</u> <input type="button" value="▼"/></p> <p>Average Weekly Hours: <u>0 to 20</u> <input type="button" value="▼"/> * # of Counselors: <u>0</u> <input type="button" value="▼"/></p>
Communications/Activities	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p> <p>* Assets - Select - <input type="button" value="▼"/></p> <p>(Millions):</p>
Directors and Officers	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p>
Employee Benefits	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/> * Deductible (\$): <u>- Select -</u> <input type="checkbox"/></p> <p>1. Does the applicant consult an attorney for employment practices liability issues? <u>Yes</u> <input checked="" type="checkbox"/></p> <p>2. Does the applicant plan to terminate any officers, employees or positions within the next 24 months? <u>No</u> <input checked="" type="checkbox"/></p> <p>3. In the past 5 years have any incidents occurred, claims been made or suits filed against the applicant involving alleged discrimination, wrongful termination, breach of contract, or sexual harassment? <u>No</u> <input checked="" type="checkbox"/></p>
Discrimination Coverage	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p> <p>(Flat Charge)</p>
Defense Reimbursement	<p>Sublimit (\$): <u>Same as Policy Occur Sublimit</u> <input type="checkbox"/></p> <p>(Flat Charge)</p>

FZ6. 4K

Religious Operations	Athletic Medical	(Flat Charge)
Wage Loss Reimbursement		
Nurse's Professional	Sublimit (\$):	<u>Same as Policy Med Sublimit</u>
Pesticide Application	Sublimit \$:	<u>200,000</u>
Construction Supervision	(Flat Charge)	
Incidental Broadcasting	(Flat Charge)	
Clergy Death Benefit	(Flat Charge)	

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FIZG. 44



https://www.brotherhoodmutual.com/integro/quotework.n...prame?OpenFrame&OID=541102222222

Agent ACCESS

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testing don I glick
testing don I glick # 0010

500

Rated CMP Quote

Liability IRPM (%): -

Property IRPM (%): -

PRINT | EDIT QUOTE | APPLY IRPM | CONVERT TO APP

FIG. 5A

Brotherhood Mutual Insurance Company Ministry First Insurance Proposal

Quote # : 95304

Prepared for: TEST 2

456 SPRING STREET
FORT WAYNE, IN 46803

Comments :

Risk Type : Church

Township/F.D. :

State : 13

Printed : 10/17/2000 10:11 a

Agency Number : 0010

Agent Name : 0 - TESTING DON L ZZ GLICK

Brotherhood Mutual Ins.
3434 Kirkland Ave.
Fort Wayne, IN 46805
219-482-8668

County : ALLEN

3-Year Fixed : N

	Adj Premium	IRPM	Net Premium
(\$500 Deductible) Property :	1342	0	1342
Liability :	1037	0	1037
Totals :	2379		2379

Building/Personal Property Specifications

Auto Increase - Buildings: 4% per year

Coverage Format: Scheduled Values

Personal Property: 4% per year

FZG 5B

Loc # : 1 - 456 SPRING STREET

Inside City Limits? : Y

County : ALLEN

Fire Territory : 1

ISO Protection Class : 8

Special Load? : Y

Building # : 1 - CHURCH

Class Code : Church

Construction(s) : *Frame Brick*

Sprinkler? : Under 60%

Largest Open Area : N/A

Open Sided? : N

Alarm Protection? : N

Alarm Type? : N/A

Earthquake Coverage? : N

Township/Fire District :

Subscribe to Fire District? : N/A

EC Territory : 1

Special Perils Territory : A

Coinsurance % : 100%

FIG. 5C

Total Sq. Ft. : < 15

Year Built :

Mine Subsidence? : N

Superior Roof? : N

Loc/Bldg Coverage	Repl Cost?	Net Rate	Risk Amt	Net Premium
101 Bldg - Fire/Vandalism	Y	0.116	\$500,000	580
101 Bldg - EC	Y	0.059	\$500,000	295
101 Bldg - Spec Perils Incl Theft	Y	0.015	\$500,000	76
101 Bldg - Automatic Increase	Y	0.000	\$500,000	19
101 Pers Prop - Fire/Vandalism	Y	0.141	\$75,000	106
101 Pers Prop - EC	Y	0.059	\$75,000	44
101 Pers Prop - Spec Perils Incl Theft	Y	0.057	\$75,000	43
101 Pers Prop - Automatic Increase	Y	0.000	\$75,000	4

Policy Coverage Options

Coverage	Repl Cost?	Net Rate	Risk Amt	Net Premium
\$500 Deductible		0.000		-150
Fidelity Bond		0.000	\$2,500	0
Prop Protector+ & Ordinance And Law Endorsement -		0.000		162
\$10000 Water Damage Limit		0.000		163
Coverage System Equipment Breakdown	500	0.000	\$575,000	

General Liability

Activities to Sq Ft Ratio : Low
Size Category : Low

of Full-time employees 3
of Part-time 1
employees

Limits of Liability

Each Occurrence : 1,000,000
Medical Payments (per person) : 5,000
General Aggregate : 3,000,000

Liability Classifications

Church:

Sq Ft: 12000

Other Liability Coverages

Special Events Non Reporting:
Nonowned/Rented Vehicle:

of Days : 1 to 21

Sexual Misconduct:

Screening Program ? N

Clergy/Lay Counseling:

of Clergy : 2

Religious Communications/Activities:

Directors & Officers:

Assets : 0 - 3M

Discrimination Coverage:

Defense Reimbursement:

Religious Operations Athletic Medical:

Wage Loss Reimbursement:

Clergy Death Benefit:

FTR. SD

Exposure : Moderate
Sublimit : Policy Limit

Include Rental Liability/Physical Damage ? Y

Sublimit : 300,000

Screening Credit : 0

Sublimit : Policy Limit

of Lay Counselors :

Flat Charge

Sublimit : Policy Limit

Flat Charge

Sublimit : Policy Med Limit

Flat Charge

Sublimit : Policy Limit

Liability Details		Coverage	Net Rate	Exposure Amt	Net Prem
Church	BI/PD	2.098	12,000	252	8
Church	BI/PD Operations	8.404			
Church	Med Payments	0.960	12,000	115	
Church	Med Operations	8.282			
Church	Protect Plus	13.576			
Church		50.019			50
SPECIAL EVENT		22.736	1	23	
N/O VEH LIAB		31.830	1	32	
Rent VEH LIAB		22.140	1	22	
Rent VEH PHYD		175.000	1	175	
SX L&D NO SCR		19.394	2	39	
PAST COUNSEL		12.929	1	13	
RELIG COMM		109.133	1	109	
D & O 0-3 MIL		14.222	1	14	
DISCRIMINATION		60.000	1	60	
DEFENSE COST		6.465		6	
ATHLETIC LIAB		53.833	1	54	
RELIG ATH MED		7.380	1	7	
WAGE LOSS		36.000		36	
CLERGY DEATH					

-- End of Quote --

F16.5E



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General Information

* Required fields
TEST 3

- * Mortgagors, Loss Payees, & Additional Insureds
- * Insurance History

Property Coverages

Building & Coverages

- Inland Marine
- Schedules

Liability Coverages

Clergy Coverages

File Attachments

Submission Status

Quote #: 95305

- Issue New

- Issue Replacement

CMP #: _____
(MM/DD/YYYY)

Policy Effective Date: 10/04/2000
(MM/DD/YYYY)

Account Information

* Denomination / Association Affiliation:

1

600

Partnership Group #: _____

Enroll in Group? Yes

Include Headquarters as Additional Insured? Yes

(Primary risk name only)
* Account TEST 3
Name: _____

FITA, GA

← 605

testing don l glick
testing don l glick # 0010

Agent Access

Quote # 95305

Policy State: IN

Territory: N/A

testing don l glick

* Mailing Address: 910 W. CHURCH
 * City: FORT WAYNE
 * Zip Code: 46805

* State: IN

(Billing name and address required if other than insured)

Billing name: _____
 Billing Address: _____
 City: _____
 Zip Code: _____

State:

CMP Billing Mode: Annual ▼

Legal status of Applicant: Corporation ▼ Not-for-profit ▼

* Year founded: (YYYY)
 Risk Type: Church with Both
 Comments: _____

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Fila. 6B

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TEST 3 - Quote # 95305

Errors for General Information
You have omitted some important information on the General Information page. You may either return to the page now to fill out the information or you may continue and return at a later time. You will be required to complete this information before you can submit this application.

Click here to go back to the General Information page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

Missing Fields	Other Errors
* Denomination * Year Founded	

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FIZG 6C

You did not enter an Insured name. This lienholder will not be saved. Click cancel to continue editing this document.

OK

Cancel

FZG. 6E

Have you been uninsured at any time during the past three years?

No

If Yes, please explain:

Has any insurance company cancelled or refused to renew any CMP, Auto, or Worker's Compensation policy for you in the last 5 years?

If Yes, please explain:

Loss History

* Within the last 5 years, please describe any loss paid by an insurance company, any loss pending that has not been paid, or any loss greater than \$1,000 that was not covered by insurance: None

Description of Loss	Date of Loss	Amount of Loss

Has your organization or its leaders (in connection with your organization) been a party to any lawsuit during the past five years?

If Yes, please give detailed explanation:

Are you aware of any past or present situation or dispute that could result in a claim or lawsuit being made against your organization or its leaders?

If Yes, please give detailed explanation:

FIZ. 6 G

Fraud Statement

Brotherhood Mutual Insurance Company relies on the information provided in this application and supplemental coverage request forms to determine whether a proposal or policy will be issued and at what premium level. Any person who knowingly and with intent to defraud an insurance company, files an application for insurance containing any materially false information, or concealing any material information, will be subject to any and all applicable civil, criminal, and contractual penalties.

* Person interviewed: Title: * Date: (MM/DD/YYYY)[RETURN TO TOP](#)[CMP Application](#) | [Supplemental Forms](#) | [Actions](#)[Submit](#) | [Delete](#) | [Help](#) | [Account View](#) | [Agent Access Home](#) | [Contact Us](#)All users of this site are bound by the [System Access and Use License Agreement](#).Copyright © 2000 Brotherhood Mutual Insurance Company. All rights reserved. [View Legal Disclosures](#).*F. I. G. C. H.*

☰ TEST 3 - Quote # 95305

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TEST 3 - Quote # 95305

Errors for Insurance History

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Click here to go back to the Insurance History page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

Missing Fields	Other Errors
* Name of person interviewed * Date person interviewed	* At least one previous insurance company must be provided * Loss History must be provided - either indicate no losses by marking the None checkbox or provide details of loss

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F16.61



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Agent Access

Quote # 95305

* Required fields

TEST 3

Property Coverages

- Mortagees, Loss Payees, & Additional Insureds
- Insurance History Did the insured reject Equipment Breakdown Coverage? No
- Property Coverages Do any buildings contain objects (boilers) requiring state inspection? If yes, please indicate which buildings: CHURCH - Loc 1 Bldg 1 SCHOOL - Loc 1 Bldg 2
- Building & Coverages
- Inland Marine Schedules
- Liability Coverages
- Clergy Coverages
- File Attachments

Person to contact for inspection-

Contact name: _____

Title: _____

Phone number: _____

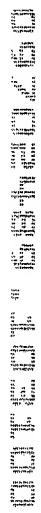
Inland Marine Coverages

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FZL6. 60 J

<p>* Response Time (Guard or Police):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Does not exceed 15 minutes (A) <input type="checkbox"/> Does not exceed 20 minutes (B) <input type="checkbox"/> Does not exceed 30 minutes (C) <input type="checkbox"/> N/A 	<p>* Extent of Protection:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Protects all exterior openings <input type="checkbox"/> Protects all ceilings - floors- and walls <input type="checkbox"/> Interior sound / motion detectors or beams <input type="checkbox"/> Protects only doors with contacts 	<p>* Type of Protection:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Local (Loud sounding outside alarm) <input type="checkbox"/> Central station alarm company (24 hours) <input type="checkbox"/> Auxiliary to attended police station <input type="checkbox"/> Watchman on duty afterhours
<p>Does central station alarm company have keys to insured's property?</p> <p>Is there a maintenance contract for regular inspection and service of the alarm?</p>		
<p>Frequency of service:</p>		
<p>Fire Alarm Systems</p>		
<p>Type of Alarm:</p>		
<ul style="list-style-type: none"> <input type="checkbox"/> Manual pull station <input type="checkbox"/> Smoke <input type="checkbox"/> Heat 		
<p>* Type of Protection:</p>		
<ul style="list-style-type: none"> <input type="checkbox"/> Local (Outside alarm) <input type="checkbox"/> Central station alarm (24 hours) <input type="checkbox"/> Auxiliary to attended fire / police station <input type="checkbox"/> Watchman on duty afterhours 		
<p>Extent of property protected by fire alarm:</p>		
<p>Does central station alarm company have keys to insured's property?</p> <p>Is there a maintenance contract for regular inspection and service of the alarm?</p>		
<p>Frequency of service:</p>		



Property Survey and Pictures

You may attach the property survey and/or pictures of this building here:

Files attached so far: None

Type in name of file to attach or use browse button for assistance.

If you need to attach more than one file, Click here after filling in the file name above for each file.

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TEST 3 - Quote # 95305

Errors for Building & Coverages

You have omitted some important information on the Building & Coverages page. You may either return to the page now to fill out the information or you may continue and return at a later time. You will be required to complete this information before you can submit this application.

Click here to go back to the Building & Coverages page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

Missing Fields	Other Errors
<ul style="list-style-type: none">* Number of Fire Extinguishers* Security Alarm Response Time* Security Alarm Type of Protection* Fire Alarm Type of Protection* Extent of property protected by fire alarm	

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- * Required fields
- TEST 3**

- [General Information](#)
- [Mortgagees, Loss Payees, & Additional Insureds](#)

Quote # 95305

testing don l glick
testing don l glick # 0010

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Limit (\$): 750,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

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Building Class: Classroom

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Building Class: Classroom

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Building Class: Classroom

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225,000.00

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225,000.00

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Building Class: Classroom

Building**Contents**

225,000.00

Building Information

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Building Class: Classroom

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225,000.00

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Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Building Information

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Building Class: Classroom

Building**Contents**

225,000.00

Building Information

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Building Class: Classroom

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225,000.00

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Building Class: Classroom

Building**Contents**

225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

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225,000.00

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225,000.00

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Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

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225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

225,000.00

Building Information

Occupancy: SCHOOL - Loc 1 Bldg 2

Building Class: Classroom

Building**Contents**

Property Survey and Pictures

You may attach the property survey and/or pictures of this building here:

Files attached so far: None

Type in name of file to attach or use browse button for assistance.

If you need to attach more than one file, Click [here](#) after filling in the file name above for each file.

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TEST 3 - Quote # 95305

Errors for Building & Coverages

You have omitted some important information on the Building & Coverages page. You may either return to the page now to fill out the information or you may continue and return at a later time. You will be required to complete this information before you can submit this application.

Click here to go back to the Building & Coverages page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

Missing Fields	Other Errors
* Number of Fire Extinguishers	

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General Information	* Required fields
TEST 3	
Select New Schedule Type: <u>Scheduled Misc Property</u> ▾	

CMP Application

CMP Application

General Information Mortgagees.

TEST 3

Select New Schedule Type: Scheduled Misc Property ▾

Mortgagees.	1.	Loss Payees & Additional Insureds	Value \$ 0	Sub-T
Insurance History	2.	Property Coverages	Value \$ 0	Sub-T
Building & Coverages	3.	Inland Marine Schedules	Value \$ 0	Sub-T
Liability Coverages	4.	New Entry	Value \$ 0	Sub-T
Clergy Coverages	5.	File Attachments	Value \$ 0	Sub-T

1
200

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6.	Value \$	Sub-T
7.	Value \$	Sub-T
8.	Value \$	Sub-T
9.	Value \$	Sub-T
10.	Value \$	Sub-T
11.	Value \$	Sub-T
12.	Value \$	Sub-T
13.	Value \$	Sub-T
14.	Value \$	Sub-T
15.	Value \$	Sub-T
16.	Value \$	Sub-T

FZG. 8C

□ □ T E D P E G E T E D O Z E E D

17.	<input type="text"/>	Value \$ <input type="text"/>	Sub-T <input type="text"/>
18.	<input type="text"/>	Value \$ <input type="text"/>	Sub-T <input type="text"/>
19.	<input type="text"/>	Value \$ <input type="text"/>	Sub-T <input type="text"/>
20.	<input type="text"/>	Value \$ <input type="text"/>	Sub-T <input type="text"/>

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Supplemental Forms

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- General Information * Required fields
- TEST 3

TEST 3

Mortgagors, Loss

Payees, & Additional

Insureds

Insurance History

Property Coverages

Building & Coverages

Inland Marine

Schedules

Liability Coverages

Clergy Coverages

File Attachments

Quote # 95305

Liability Coverages
The following information is required to complete the liability coverages requested on the quote:

Directors and Officers	* How many board members are on the governing board?
	Does the board provide direct or indirect oversight to any other organizations or entities?
No <input checked="" type="checkbox"/>	

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TEST 3 - Quote # 95305

Errors for Liability Coverages

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Click here to go back to the Liability Coverages page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

<input type="text" value="Number of board members"/>	Missing Fields	Other Errors
--	--------------------------------	------------------------------

* Number of board members

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<h2>CMP Application</h2> <p>Supplemental Form</p>																			
<p style="text-align: center;">TEST 3</p> <p>Clergy Information</p> <p>Pastor's Name _____</p> <p>* Required fields</p>																			
<table border="1"> <tr> <td colspan="2"> <u>General Information</u> </td> <td colspan="2"> <u>Mortgagees, Loss Payees, & Additional Insureds</u> </td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> Insurance History <input type="checkbox"/> Property Coverages <input type="checkbox"/> Building & Coverages </td> <td colspan="2"> <input type="checkbox"/> Inland Marine Schedules <input type="checkbox"/> Liability Coverages <input type="checkbox"/> Clergy Coverages </td> </tr> <tr> <td colspan="2"> <u>Sublimit for Jewelry, Fine Arts, etc:</u> </td> <td colspan="2"> <input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u> </td> </tr> <tr> <td colspan="2"> <u>Sublimit for Office Equipment, Sports, etc:</u> </td> <td colspan="2"> <input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u> </td> </tr> </table>				<u>General Information</u>		<u>Mortgagees, Loss Payees, & Additional Insureds</u>		<input type="checkbox"/> Insurance History <input type="checkbox"/> Property Coverages <input type="checkbox"/> Building & Coverages		<input type="checkbox"/> Inland Marine Schedules <input type="checkbox"/> Liability Coverages <input type="checkbox"/> Clergy Coverages		<u>Sublimit for Jewelry, Fine Arts, etc:</u>		<input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u>		<u>Sublimit for Office Equipment, Sports, etc:</u>		<input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u>	
<u>General Information</u>		<u>Mortgagees, Loss Payees, & Additional Insureds</u>																	
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<u>Sublimit for Jewelry, Fine Arts, etc:</u>		<input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u>																	
<u>Sublimit for Office Equipment, Sports, etc:</u>		<input type="checkbox"/> Attach scanned image <input type="checkbox"/> US Mail <input type="checkbox"/> FAX <input type="checkbox"/> Online Schedule <u>Inland Marine Schedule</u>																	
Quote # 95305 Clergy # 1 testing don I glick testing don I glick # 0010																			

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state:

1

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Address: _____
City: _____
Zip Code: _____

Loan number:

Describe property under the lien or subject to additional insured coverage:

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Errors for Clergy Coverages

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Click here to go back to the Clergy Coverages page --> [Go Back](#)

Click here to continue and come back later --> [Continue](#)

Missing Fields	Other Errors
* Clergy Name	<ul style="list-style-type: none">* Indicate how the IM Schedule for Jewelry, Fine Arts, etc will be provided* Indicate how the IM Schedule for Office Equipment, Sports, etc will be provided

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CMP Application :

Quote # 95305

* Required fields

TEST 3

► Mortagees, Loss Payees, & Additional Insureds

► Insurance History

► Property Coverages

► Building & Coverages

► Inland Marine

► Schedules

► Liability Coverages

► Clergy Coverages

► **File Attachments**

► **New Entry**

► **Comments** :

Brief Description of files: _____

Type in name of file to attach or use browse button for assistance.

If you need to attach more than one file, Click here after filling in the file name above for each file.

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Church Profile E
Primary

School/Day Care

Property Risk Survey

Liability Risk Survey

2

* Required fields

1200

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Liability Risk Survey

Average worship attendance last year:

אלאטיניג עילאַן

* Number of weekly worship services a

Number of women attending meetings and events:

Estimated current year budget:

scatting capacity of sanctuary / auditorium:

Average number of junior / senior high youth active in weekly

Church Authority

F16 12 A

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<h3>CMP Application</h3>						New Application Supplemental Forms Actions

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CMP Application					
<input type="button" value="CMP Application"/> <input type="button" value="Supplemental Forms"/> <input type="button" value="Actions"/>					
TEST 3 - Quote # 95305					

Errors for Church Profile

You have omitted some important information on the Church Profile page. You may either return to the page now to fill out the information or you may continue and return at a later time. You will be required to complete this information before you can submit this application.

Click here to go back to the Church Profile page --> [Go Back](#)

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Missing Fields	Other Errors
* Number of weekly worship services & events * Church government * Major decision-making authority * Pastor authority	

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<input checked="" type="checkbox"/> CMP Application	Supplemental Forms	Action
* Required fields		
TEST 3		

Church Profile

School/Day Care Profile

Property Risk Survey

Liability Risk Survey

Liability Risk Survey

Does the applicant have a safety/risk management policy for their premises and activities?

General condition of premises:

- Are all the floor surfaces in good condition, free from tripping / slipping hazards? Yes
- Are all the stairways in good condition and well lit? Yes
- Are there solid handrails for all the steps and stairways? Yes
- Is there a formal snow and ice removal plan for lots and walkways? No
- Are all the buildings equipped with emergency lighting that activates during power loss? Yes
- Are all the exit doors equipped with panic hardware and unlocked during occupancy? Yes

Current exposures on owned or leased premises:

(Check all that exist)

None of the exposures below exist on premises

FAG. 12 D

- Elevators/escalators/lifts
- Baptistry
- Playgrounds with equipment
 - Type: _____
 - equip: _____
 - Ground cover: _____
- Swimming Pools
- Lake or Pond
- Diving boards
- Thrift shops
- Food banks
- Certified life guard

Type:	<input type="checkbox"/> Stadiums or bleachers <input type="checkbox"/> Indoor gymnasium
Capacity:	<input type="checkbox"/> Fitness or exercise training <input type="checkbox"/> Weight training equipment
	<input type="checkbox"/> Trampolines <input type="checkbox"/> Stages (2 ft. or higher)
	<input type="checkbox"/> Balconies or lofts
	<input type="checkbox"/> Animals kept on premises Type: <input type="checkbox"/> Goods - services - food sold Describe: <input type="checkbox"/> Goods manufactured for sale Describe: <input type="checkbox"/> Radio / TV broadcasts Describe:

Do outside groups use the premises on a recurring basis?

list the cranes:

In addition what other promises agreement required?

100% N/A

* Is there any overnight sheltering permitted on any owned premises?

If you please describe:

Any other parking lots on the owned premises?

Describe the parking lot surface:

Any marking [lets separated from premises by a public roadway?

• "The marking lots well lit?

ESTATE

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No

Please describe any other exposures on the owned premises:

THE JOURNAL OF CLIMATE

Exposures from sponsored activities:

- Hay rides: Last 3 yrs Next 3 yrs
- Snow skiing trips: Last 3 yrs Next 3 yrs
- Snowmobiling trips: Last 3 yrs Next 3 yrs
- Water skiing trips: Last 3 yrs Next 3 yrs
- Rafting / canoeing trips: Last 3 yrs Next 3 yrs
- Rock climbing / rappelling trips: Last 3 yrs Next 3 yrs
- Cycling trips: Last 3 yrs Next 3 yrs
- Sponsored carnivals or circuses: Last 3 yrs Next 3 yrs
- Sponsored road rallies: Last 3 yrs Next 3 yrs
- ATV, go-cart, or dirt bike events: Last 3 yrs Next 3 yrs
- Fireworks displays sponsored: Last 3 yrs Next 3 yrs
- Missions charged for public events: Last 3 yrs Next 3 yrs
- Sports leagues sponsored by you: Last 3 yrs Next 3 yrs

List type:

ments |league participation? ||| last 3 yrs ||| Next 3 yrs

J. Neurosci., November 1, 2006 • 26(44):11670–11680 • 11680

فیض الدین

Last 3 yrs Next 3 yrs

Estimated number per year (East 3 yrs) (Expected life)

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Foreign mission trips: Last 3 yrs Next 3 yrs

(Last 3 yrs) (Expected next year)

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Weekend retreats: Last 3 yrs Next 3 yrs

(Last 3 yrs) (Expected next year)

Number of participants per year
(Last 3 yrs) (Expected next year)

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Overnight youth "lock-ins": Last 3 yrs Next 3 yrs

Camps owned or operated: Last 3 yrs Next 3 yrs

Printed on: 10/19/2000
File # 126
Page # 1
User Name: John Doe
User ID: 1234567890
IP Address: 192.168.1.100



Summer camping weeks: Last 3 yrs Next 3 yrs
(Last 3 yrs) (Expected next 3 yrs)

Estimated number of camp weeks per year:
 (Last 3 yrs) (Expected next 3 yrs)

Estimated number of participants per year:
 (Last 3 yrs) (Expected next 3 yrs)

Programs providing transportation of non-members to or from activities:

Any New / remodeling building projects:
 Any Volunteer labor involved?

Are you or will you be the general contractor?
 Any Building demolition projects?

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TEST 3 - Quote # 95305

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Missing Fields	Other Errors
	* Indicate if overnight sheltering permitted

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Application Status is Draft

- Submit Application - Edits application for completeness, then, if it passes the edits, submits the application to the home office for processing. Once the application is successfully submitted, it can no longer be edited on the Web.
- Edit Application - Edits application for completeness but does not submit the application to the home office. This is a useful function to perform prior to printing a copy of the application for review by the applicant.

- Revert To Quote - Return to the Web Quoting screens for this application. The quote will be in draft mode so you can make changes. After the quote is rated, you can return to the application from the Print Quote screen with no loss of application data.

- Delete Application - Deletes the application and the quote.

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PTO/SB/01 (12-07)

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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION
(37 CFR 1.63)

Declaration Submitted OR Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

Attorney Docket Number	BRM0002
First Named Inventor	Glick, Donald L.
COMPLETE IF KNOWN	
Application Number	
Filing Date	
Group Art Unit	
Examiner Name	

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

MINISTRY SPECIALIZED INSURANCE TRANSACTION OBJECT ORIENTED SYSTEM AND METHOD.

the specification of which

(Title of the Invention)

is attached hereto
OR

was filed on (MM/DD/YYYY) as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (If applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 358(b) of any foreign application(s) for patent or inventor's certificate, or 358(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT International application having a filing date before that of the application on which priority is claimed

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?
			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

[Page 1 of 2]

Burden Hour Statement: This form is estimated to take 0.4 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Please type a plus sign (+) inside this box →

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Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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DECLARATION — Utility or Design Patent Application

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s), or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

U.S. Parent Application or PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT International application numbers are listed on a supplemental priority data sheet PTO/SB/02C attached hereto.

As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Customer Number _____ → Registered practitioner(s) name/registration number listed below

Place Customer Number Bar Code Label here

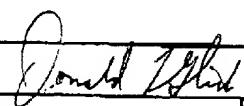
Name	Registration Number	Name	Registration Number
Kevin R. Erdman	33,687	Deborah R. Beck	37,370
Michael D. Beck	32,722	Rozell Williams, Jr.	44,403
Jeffrey A. Michael	37,394	Eric J. Groen	32,230

Additional registered practitioner(s) named on supplemental Registered Practitioner Information sheet PTO/SB/02C attached hereto.

Direct all correspondence to: Customer Number _____ OR Correspondence address below

Name	Kevin R. Erdman, Baker & Daniels		
Address	Suite 2700		
Address	300 N. Meridian Street		
City	Indianapolis,	State	IN
Country	Telephone 317-569-4621	Fax	-317-569-4800

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor:	<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name (first and middle [if any])		Family Name or Surname			
Donald L.		Glick			
Inventor's Signature					
Residence: City	Ft. Wayne	State	IN	Country	Citizenship
Post Office Address	3434 Kirkland Avenue				
Post Office Address					
City	Ft. Wayne	State	IN	ZIP	46805
<input checked="" type="checkbox"/> Additional inventors are being named on the <u>2</u> supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto					

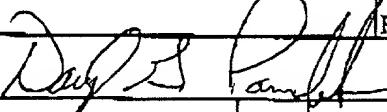
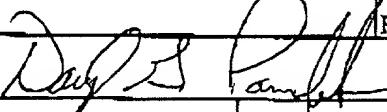
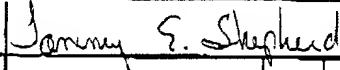
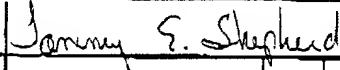
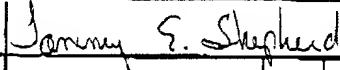
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DECLARATION

ADDITIONAL INVENTOR(S)
Supplemental Sheet
Page 1 of 2

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor						
Given Name (first and middle [if any])		Family Name or Surname						
Daryl G.		Pannabecker						
Inventor's Signature								
10/30/06 Date								
Residence: City	Leo,	State	IN	Country		Citizenship	US	
Post Office Address	14723 Bobcat Ct.							
Post Office Address								
City	Leo,	State	IN	ZIP	46765	Country		
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor							
Given Name (first and middle [if any])		Family Name or Surname						
Tammy E.		Shepherd						
Inventor's Signature								
10/30/06 Date								
Residence: City	Ft. Wayne,	State	IN	Country		Citizenship	US	
Post Office Address	6534 Midfield Drive							
Post Office Address								
City	Ft. Wayne,	State	IN	ZIP	46815	Country		
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor							
Given Name (first and middle [if any])		Family Name or Surname						
Michael J.		Allison						
Inventor's Signature								
Data								10-30-00
Residence: City	Ft. Wayne,	State	IN	Country		Citizenship	US	
Post Office Address	2517 East Drive							
Post Office Address								
City	Ft. Wayne,	State	IN	ZIP	46805	Country		

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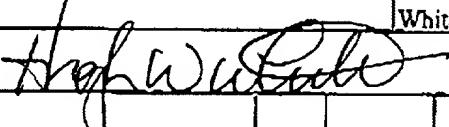
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DECLARATION**ADDITIONAL INVENTOR(S)
Supplemental Sheet**Page 2 of 2

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name (first and middle [if any])		Family Name or Surname				
Hugh W.		White				
Inventor's Signature						Date 10/30/00
Residence: City	North Manchester,	State	IN	Country	Citizenship US	
Post Office Address	310 North Mill Street					
Post Office Address						
City	North Manchester,	State	IN	ZIP	46962	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name (first and middle [if any])		Family Name or Surname				
Inventor's Signature						Date
Residence: City		State		Country	Citizenship	
Post Office Address						
Post Office Address						
City		State		ZIP		Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name (first and middle [if any])		Family Name or Surname				
Inventor's Signature						Date
Residence: City		State		Country	Citizenship	
Post Office Address						
Post Office Address						
City		State		ZIP		Country

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DECLARATION		REGISTERED PRACTITIONER INFORMATION (Supplemental Sheet)	
Name	Registration Number	Name	Registration Number
John F. Hoffman	26,280		
Anthony Niewyk	24,871		
Edward J. Prein	40,181		
Michael D. Smith	44,326		
Michael D. Schwartz	18,778		

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